

EXHIBIT A



MIDLAND CREDIT MANAGEMENT, INC.

P.O. Box 939019

San Diego, CA 92193-9019



ADDRESS SERVICE REQUESTED

03-04-2005

#BWNHLTH

#0000 0850 9504 6059#

RON T BALOGUN

7973 BRANCH CREEK DR

INDIANAPOLIS, IN 46268-3676

Settlement Opportunity

Contact Information: Tel (800) 282-2644
Fax (800) 306-4443

Hours of Operation: M-Th 6am - 7pm PST
Fri 6am - 5pm
Sat 6am - Noon

Current Owner: Midland Funding NCC-2 Corp
Original Owner: CHASE MANHATTAN 1

Original Account No.: 4305871480069903

MCM Account No: 8509504605

Current Balance: \$8,756.62

Payment Due Date: 04-03-2005

Dear RON T BALOGUN,

Midland Credit Management, Inc., servicer of the above referenced account would like to offer you a **50% OFF** Settlement Opportunity.

Pay \$4,378.31 by 04-03-2005 and the Current Balance will be considered paid* and we will STOP ALL COLLECTION ACTIVITY!

Simply detach the Acceptance Certificate below and enclose it with your payment of \$4,378.31 in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,
J. Black
Executive Vice President

* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.